

## REFERRALS THROUGH YOUR INSURANCE

Your private health insurer may require your doctor to refer you for specialized services. Be sure to check with your health plan to see if a referral is needed. CSHCS cannot pay for any services your insurance refused to pay because the care had not been approved.

You must tell your CSHCS providers about all of your private insurances including Medicare coverage. Be sure to show all of your insurance cards at each visit. The provider must bill all other insurances first, before billing CSHCS.



## WHEN YOUR HEALTH INSURANCE COMPANY PAYS YOU INSTEAD OF THE PROVIDER

If your health insurance pays you, instead of the provider for specialty services related to a CSHCS diagnosis, you must pay the provider or repay the Department of Community Health.

If you have any questions, please call the CSHCS Family Phone Line at:

**800-359-3722**

or go to

[www.michigan.gov/cshcs](http://www.michigan.gov/cshcs)

Children's Special



Health Care Services

[www.michigan.gov/CSHCS](http://www.michigan.gov/CSHCS)



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Using Other  
Health Care  
Insurance  
with  
Children's Special  
Health Care  
Services (CSHCS)

## USING YOUR HEALTH CARE INSURANCE WITH CHILDREN'S SPECIAL HEALTH CARE SERVICES (CSHCS)

People with CSHCS can have private insurance, Medicare, Medicaid or MiChild, at the same time as CSHCS coverage. Insurances and CSHCS coordinate the covered benefits that are paid to providers for specialty services related to the covered condition.

We want to help you understand how your CSHCS coverage and your insurance work together. Using your health insurance first reduces costs for you and for CSHCS.

This also helps keep costs down and the program available for everyone.



## WHAT CSHCS DOES TO HELP WHEN YOU HAVE OTHER INSURANCE

CSHCS covers insurance copays, deductibles and coinsurance costs for specialty services related to the CSHCS covered condition.

### CHANGES IN INSURANCE

It is important to let us know when you have private insurance or Medicare, including enrollment in a Medicare Part B or Part D plan. It is important to let us know when your insurance coverage changes or ends. Please report any changes in your insurance coverage to your local CSHCS office as soon as it happens.

If you are eligible for private health insurance or Medicare but cannot afford it, please let your local CSHCS office know right away.

If you lose or are about to lose your private health insurance coverage or Medicare, please let us know. CSHCS might be able to help.



## GETTING THE MOST FROM YOUR INSURANCE BENEFIT

CSHCS families must use their private insurance coverage in a way that will get the most from the insurance benefit. This is the only way CSHCS can cover copays, deductibles and coinsurance.



## USING YOUR NETWORK PROVIDERS

You need to go to a provider that is part of your insurance coverage. Your insurance plan may require you to use a “preferred” or “network” provider in order for your health plan to fully pay for a service.

If you go to a provider that is not part of your insurance plan, then the insurance will not pay or might pay a smaller amount than usual. If this happens, CSHCS cannot pay either.

The provider must also be enrolled with CSHCS.